

seterusTM

PO Box 2008; Grand Rapids, MI 49501-2008

***Important information
regarding your request
for assistance.***

L628AA.1

SVOBODA, ANN M
c/o MARC DANN
4600 PROSPECT AVE
CLEVELAND, OH 44103

Loan number: 10152879, serviced by Seterus, Inc.

March 27, 2015

Dear SVOBODA, ANN M:

Thank you for your recent request for assistance with your mortgage loan. While your request was carefully considered, your loan could not be approved for assistance at this time for the following reason(s):

DECISION DATE	PROGRAM	REASON FOR DENIAL
3/6/2015	Repayment	Your loan does not meet the delinquency requirements of the program. (Eligible loans must be between 30 and 90 days delinquent.)
3/6/2015	Forbearance	You are not eligible for a forbearance plan at this time because you do not meet the eligibility criteria for an unemployment or general hardship plan set forth below. For an unemployment forbearance plan, you must be unemployed and meet all of the following: The property is your primary residence and is not vacant, condemned, or abandoned. You have not previously declined a forbearance plan. Your current mortgage payment exceeds the monthly mortgage to gross income ratio requirement. The plan does not result in you becoming more than 12 months past the contractual payment due date. If you are already on an unemployment forbearance plan, you did not meet one or more of the above eligibility

Seterus NMLS ID Number: 787641

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT, BUT NOTICE OF POSSIBLE ENFORCEMENT OF OUR LIEN AGAINST THE COLLATERAL PROPERTY. COLORADO: FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. NEW YORK CITY: 1411669, 1411665, 1411662. TENNESSEE: This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR.

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Seterus, Inc.
14523 SW Millikan Way, Suite 200
Beaverton, OR 97005

Business Hours (Pacific Time)
Monday-Thursday 5 a.m. to 8 p.m.
Friday 5 a.m. to 6 p.m.

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DECISION DATE	PROGRAM	REASON FOR DENIAL
		requirements or you exceeded the maximum cash reserve requirement to qualify for an extension. For a general hardship forbearance plan, you must meet all of the following: You must be at risk of defaulting or be 90 days or less past due. Your current mortgage payment must exceed the monthly mortgage to gross income ratio requirement. We must be able to get a plan payment within the program parameters. In addition, you must meet at least one of the following: A hardship exists due to costs associated with certain drywall problems on the property securing your loan. The drywall must have been new when installed and installed between 2001 and 2008. You or a co-borrower is a U.S. service member injured on active duty, which is impacting your ability to pay your mortgage payment. You are unable to make your mortgage payment due to the death of a borrower or family member of a borrower who contributed at least 25% to the mortgage payment. You have a hardship due to a natural disaster against which you were not insured. You have an unavoidable reduction in income of at least 50%. You have an involuntary distant transfer of employment, including permanent change of station orders. You have a hardship caused by divorce or separation, and you were legally awarded the property. You have a hardship due to an illness against which you were not insured or have a pending settlement of a disability or major medical claim. You have a hardship but have substantial equity in the property, which is listed for sale.
3/6/2015	Cap and Extend Modification	Your loan does not meet the delinquency requirements of the program. Eligible loans are between 60 days delinquent to 6 months delinquent.
3/6/2015	Home Affordable Modification	You are ineligible for the Home Affordable

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DECISION DATE	PROGRAM	REASON FOR DENIAL
	Program (HAMP®)	Modification Program because your current payment, including principal, interest, taxes, insurance and home owners association fees (where applicable) does not exceed 31% of your gross monthly income which is a requirement of the program
3/6/2015	Mod24 Modification	Your current payment, including principal, interest, taxes, insurance and home owners association fees (where applicable) does not exceed the minimum percentage of your gross monthly income, which is a requirement of the program

You may have other options to avoid foreclosure. If any of the following applies to you, call us today at 866.570.5277 to see how we can help:

- Your circumstances have changed since your original request for assistance.
- You can provide additional documentation to support your request for help.
- You would like information about other alternatives to foreclosure.

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided that the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law is The Federal Trade Commission, Equal Credit Opportunity, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

Our credit decision was based in whole or in part on information in a credit report from Equifax, a consumer credit reporting agency. While the information was provided by the agency, the agency played no part in our decision and is unable to supply specific reasons for our decision. You have a right under the Fair Credit Reporting Act to obtain a copy of your credit report from the agency. The report will be free if you request it within 60 days after you receive this notice. You also have the right to dispute the accuracy or completeness of any information in your report with Equifax. You may contact them by phone at 800.685.1111 or by mail at Equifax Credit Information Service, PO Box 740256, Atlanta, GA 30374.

Eligibility for assistance is at our discretion and not all applicants qualify. We cannot guarantee that you will receive any assistance or a particular type of assistance. This letter should not be construed as a

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waiver of our rights or the loan owner's rights under the loan documents and any state or federal laws to collect amount owed on your loan.

The Homeowner's HOPE™ Hotline, 888.995.HOPE (ask for "MHA Help"), provides information on foreclosure prevention. We urge you to become familiar with options that may be available to you.

If you have any questions, please contact us at 866.570.5277. For borrowers having difficulty making payments, we have loan specialists available Monday-Thursday 5 a.m. to 9 p.m., Friday 5 a.m. to 6 p.m., and Saturday 9 a.m. to 12 p.m. (Pacific time). Saturday hours may vary.

Sincerely,

Seterus, Inc.

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